

**Information to identify the case:**

Debtor 1	<u>Angela E. Barlow</u>	Social Security number or ITIN	xxx-xx-3479
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	18-23759-CMB		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Angela E. Barlow

1/24/24

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Angela E. Barlow  
Debtor

Case No. 18-23759-CMB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jan 24, 2024

User: auto  
Form ID: 318

Page 1 of 3  
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2024:

Recip ID	Recipient Name and Address
db	+ Angela E. Barlow, 309 N. Fairmount Street, Pittsburgh, PA 15206-2837
14920243	+ Caine & Weiner, P.O. Box 55545, Sherman Oaks, California 91413-0545
14920246	+ Campus Side Apartments, 400 Campus side Circle, Slippery Rock, Pennsylvania 16057-3075
14920247	+ Commercial Acceptance Co., 2 W. Main Street, Shiremanstown, Pennsylvania 17011-6326
14920242	+ Progressive Insurance, 902 Brinton Road, Pittsburgh, Pennsylvania 15221-3029
14920244	+ Slippery Rock Associates, 278 Cameron Drive, Slippery Rock, Pennsylvania 16057-1630
14920250	+ Victoria's Secret, 3000 Robinson Centre Drive, Pittsburgh, Pennsylvania 15205-4813

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BRCCRAWFORD.COM	Jan 25 2024 11:38:00	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
smg	EDI: PENNDEPTREV	Jan 25 2024 11:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 25 2024 07:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 25 2024 11:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 25 2024 07:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: JPMORGANCHASE	Jan 25 2024 11:38:00	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, 7255 Baymeadows Way, Jacksonville, FL 32256
cr	+ Email/Text: ebnpwsa@grblaw.com	Jan 25 2024 07:02:00	Pittsburgh Water & Sewer Authority, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
14985788	Email/Text: BKBCNMAIL@carringtonms.com	Jan 25 2024 07:02:00	Wilmington Savings Fund Society, FSB, et al, c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806
14920245	^ MEBN	Jan 25 2024 07:02:45	Collection Service Center, P.O. Box 560, New Kensington, Pennsylvania 15068-0560
14920252	+ EDI: WFNNB.COM	Jan 25 2024 11:38:00	Comenity Capital Bank, P.O. Box 183003,

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			Columbus, Ohio 43218-3003
14920249	^ MEBN	Jan 25 2024 07:01:42	Debt Recovery Solutions, LLC, 6800 Jericho Turnpike, Ste. 113-E, Syosset, New York 11791-4401
14956745	+ Email/Text: kbarkley@bernsteinlaw.com	Jan 25 2024 07:03:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14935297	Email/Text: ECMCBKNotices@ecmc.org	Jan 25 2024 07:02:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul MN 55116-0408
14920251	EDI: JEFFERSONCAP.COM	Jan 25 2024 11:38:00	Jefferson Capital System, 16 Mclelland Road, Saint Cloud, Minnesota, 56303
14941425	EDI: JEFFERSONCAP.COM	Jan 25 2024 11:38:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14920241	EDI: JPMORGANCHASE	Jan 25 2024 11:38:00	Chase, P.O. Box 183222, Columbus, Ohio, 43218-3222
14959576	EDI: JPMORGANCHASE	Jan 25 2024 11:38:00	JPMorgan Chase Bank, N.A., Chase Records Center, ATTN: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
15651510	Email/PDF: resurgentbknofications@resurgent.com	Jan 25 2024 07:15:45	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15656061	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 25 2024 07:03:00	Midland Credit Management, Inc, PO Box 2037, Warren, MI 48090-2037
14951275	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 25 2024 07:03:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14920253	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 25 2024 07:03:00	Midland Funding LLC, 2365 Northside Drive, Suite 300, San Diego, California 92108-2710
14937990	+ Email/Text: ebnpeoples@grblaw.com	Jan 25 2024 07:02:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14933761	+ Email/Text: ebnpsa@grblaw.com	Jan 25 2024 07:02:00	Pittsburgh Water and Sewer Authority, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
15644916	EDI: AIS.COM	Jan 25 2024 11:38:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
14954894	EDI: AIS.COM	Jan 25 2024 11:38:00	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14920248	EDI: VERIZONCOMB.COM	Jan 25 2024 11:38:00	Verizon Pennsylvania, Inc., P.O. Box 165018, Columbus, Ohio, 43216
TOTAL: 26			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Wilmington Savings Fund Society, FSB, as trustee f
cr	*P++	CARRINGTON MORTGAGE SERVICE LLC, 1600 S DOUGLAS RD SUITE 110, ANAHEIM CA 92806-5951, address filed with court:, WILMINGTON SAVINGS FUND SOCIETY, FSB, et al, c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

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## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2024 at the address(es) listed below:

Name	Email Address
Catherine T. Martin	on behalf of Debtor Angela E. Barlow martinc@nlsa.us
Denise Carlon	on behalf of Creditor Wilmington Savings Fund Society FSB, as trustee for Upland Mortgage Loan Trust A. dcarlon@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Jeffrey R. Hunt	on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Kevin Scott Frankel	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pabk@logs.com, logsecf@logs.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Rosemary C. Crawford	crawfordmcdonald@aol.com PA68@ecfcbis.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 9